



MCC4795
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ATTORNEYS FOR DEBTORS

Order Filed on April 20, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

IN RE:

Chapter 13

David and Michelle Marra

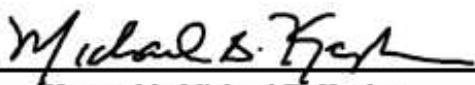
Case No.: **15-14078 (MBK)**

Hearing Date:

**ORDER AUTHORIZING LOAN MODIFICATION
ON DEBTOR'S REAL PROPERTY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

DATED: April 20, 2017


Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtor(s): **David and Michelle Marra**

Case No.: **15-14078 (MBK)**

Caption of Order: **Order Authorizing Loan Modification of Debtor's Real Property**

THIS MATTER having come before the Court on the debtor's Application to Approve the Loan Modification, and the Court having considered the debtor's application and any opposition thereto, and good and sufficient cause appearing there from for the entry of this order, it is hereby

ORDERED that the debtor(s) be and hereby are allowed to modify the mortgage on real property located at 1480 Paterson Avenue, Whiting, New Jersey pursuant to the terms outlined in the debtor's certification in support of the application; and it is further

ORDERED that the Debtors are granted approval to enter into a permanent loan modification.

ORDERED that the debtor's shall continue to make payments under the Plan as proposed or confirmed

ORDERED that communications and/or negotiations between debtor and mortgagee/mortgage servicer regarding loss mitigation or loan modification shall not be deemed a violation of the automatic stay

ORDERED that the Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of loan modification.

ORDERED that in the event the modification is not consummated, the Secured Creditor shall notify the Trustee and the Debtor's attorney of same.

ORDERED that if pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within thirty (30) days of the date from the date the loan modification is finalized. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed Plan.

ORDERED that if post-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order within thirty (30) days from the date the loan modification is finalized. Upon receipt of an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed Plan; And

ORDERED that the Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
David J. Marra
Michelle L. Marra
Debtors

Case No. 15-14078-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2017.
db/jdb David J. Marra, Michelle L. Marra, 1380 Paterson Ave, Whiting, NJ 08759-3916

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Embrace Home Loans, Inc. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marc C. Capone on behalf of Debtor David J. Marra mcapone@caponeandkeefe.com,
docs@caponeandkeefe.com
Marc C. Capone on behalf of Joint Debtor Michelle L. Marra mcapone@caponeandkeefe.com,
docs@caponeandkeefe.com
Steven K. Eisenberg on behalf of Creditor Embrace Home Loans, Inc. bkecf@sterneisenberg.com,
jmcnally@sterneisenberg.com/skelly@sterneisenberg.com/bkecf@sterneisenberg.com

TOTAL: 6